

**Information to identify the case:**

Debtor 1	<u>Salvatore Marzella</u>	Social Security number or ITIN	xxx-xx-9422
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-24073-KCF			

**Order of Discharge**

04/20

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d) is granted to:

Salvatore Marzella

7/27/21

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge under § 1141(d) in an Individual's Case under Subchapter V of Chapter 11**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtor's damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts that arose before confirmation of the plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of subchapter V discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Salvatore Marzella  
Debtor

Case No. 20-24073-KCF  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 27, 2021

User: admin  
Form ID: 3180RV1

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2021:

Recip ID	Recipient Name and Address
db	+ Salvatore Marzella, 191 Round Hill Drive, Freehold, NJ 07728-8217
acc	+ Thomas J. Veth, 107 Memorial Parkway, Atlantic Highlands, NJ 07716-1602
519062394	+ Allergy Pediatric Assoc, c/o C.tech Collections, PO Box 402, Mount Sinai, NY 11766-0402
519062396	+ American Express, 200 Vesey Street, New York, NY 10285-0002
519076877	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519062400	+ Brian Allen, 102 Nehring Avenue, Staten Island, NY 10314-6121
519112821	+ Corey & Emily Durney, 5B Yafa Court, Staten Island, NY 10314-1733
519112820	+ Dena Pattakos, 191 Round Hill Drive, Freehold, NJ 07728-8217
519062402	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit*, Bankruptcy Service Center, P.O. Box 6275, Dearborn, MI 48121
519062403	+ Gillette Enterprises, 251 Jernee Mill Road, Suite A, Sayreville, NJ 08872-1999
519062404	+ HYG Financial Services Inc., 800 Walnut Street, Des Moines, IA 50309-3605
519062405	++ JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-5688 address filed with court:, Jersey Central Power & Light, PO Box 3687, Akron, OH 44309-3687
519115430	+ JPMORGAN CHASE BANK, N.A., c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
519112961	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519165802	+ NYC District Council Caprenters, Benefit Fund, 395 Huson St., 9th Fl., New York, NY 10014-7450
519110849	+ NYC District Council of Carpenters Benefit Funds, Virginia & Ambinder, LLP, 40 Broad Street, 7th Floor, New York, NY 10004-2776
519099763	NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
519062407	+ Optimum, P.O. Box 742698, Cincinnati, OH 45274-2698
519134175	+ Selective Company of America, ATTN: BRETT S. THEISEN, Gibbons P.C., One Gateway Center, Newark, NJ 07102-5310
519134176	+ Selective Insurance Company of America, ATTN: BRETT S. THEISEN, Gibbons P.C., One Gateway Center, Newark, NJ 07102-5310
519134169	+ Selective Insurance Company of South Carolina, ATTN: Brett S. Theisen, GIBBONS P.C., One Gateway Center, Newark, NJ 07102-5310
519062410	+ Speedway/WEX, PO Box 1590, Springfield, OH 45501-1590
519062411	+ Thomas J. Veth, CPA, 107 Memorial Parkway, Atlantic Highlands, NJ 07716-1602
519062412	+ Timothy Kilgannon, Esq., 1551 Kellum Place, Mineola, NY 11501-4825
519062413	+ Trustee-NYC District Counsel, 395 Hudson Street, New York, NY 10014-3669
519062414	+ Trustees- NYC Carpenters Labor-Mgr. Corp, 395 Hudson Street, New York, NY 10014-3669
519062415	+ Virginia & Ambinder, LLP, Attn: John M. Harras, ESq., 40 Broad Street, 7th Fl, New York, NY 10004-2776
519062416	+ Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
519076610	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519062417	+ Ziskin Law Firm, 6268 Jericho Turnpike #12a, Commack, NY 11725-5907

TOTAL: 30

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 27 2021 20:22:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 27 2021 20:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 27 2021 20:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark

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cr	Email/Text: ally@ebn.phinsolutions.com	Jul 27 2021 20:21:00	Center, Suite 2100, Newark, NJ 07102-5235
519062398	Email/Text: bruce.hudson@aztecfinancial.com	Jul 27 2021 20:22:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
519066114	Email/Text: ally@ebn.phinsolutions.com	Jul 27 2021 20:21:00	Aztec Financial, 556 W Confluence Ave., Salt Lake City, UT 84123
519062395	+ Email/Text: ally@ebn.phinsolutions.com	Jul 27 2021 20:21:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519062397	+ Email/Text: sternback@heitnerbreitstein.com	Jul 27 2021 20:22:00	Ally Financial*, P.O. Box 380901, Bloomington, MN 55438-0901
519062399	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2021 20:22:00	Aramco, Inc., c/o Heitner & Breitstein PC, 28 N. Main Street, Marlboro, NJ 07746-1429
519062401	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 27 2021 20:31:46	Best Buy Credit Services*, Citibank, P.O. Box 790441, Saint Louis, MO 63179-0441
519062406	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 27 2021 20:31:34	Chase Bank/Bankruptcy*, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
519106551	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 27 2021 20:31:34	JPMCB Card Services*, PO Box 15369, Wilmington, DE 19850
519110612	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 27 2021 20:31:44	JPMorgan Chase Bank, N.A., c/o Mark A. Jarman, P.O. Box 29550 Mail Code AZ1-1004, Phoenix, AZ 85038
519062408	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2021 20:31:35	JPMorgan Chase Bank, National Association, Chase Records Center, At: Correspondence, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
519062409	+ Email/Text: bankruptcy@pseg.com	Jul 27 2021 20:22:00	PNC Bank*, 2730 Liberty Ave, Pittsburgh, PA 15222
		Jul 27 2021 20:21:00	PSE&G*, Collection Center, P.O. Box 490, Cranford, NJ 07016-0490
TOTAL: 15			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519077561	*+	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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Date Rcvd: Jul 27, 2021

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2021 at the address(es) listed below:

Name	Email Address
Carol L. Knowlton	on behalf of Creditor Brian Allen cknowlton@gorskiknowlton.com
Charles Virginia	on behalf of Creditor Trustees of the New York City District Council of Carpenters Benefit Funds cvirginia@vandallp.com ecodispoti@vandallp.com;nmarimon@vandallp.com;jharras@vandallp.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Nicole M. Nigrelli	nnigrelli@ciardilaw.com
Nicole M. Nigrelli	on behalf of Trustee Nicole M. Nigrelli nnigrelli@ciardilaw.com sfrizlen@ciardilaw.com;dtorres@ciardilaw.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com ksweeney@lavin-law.com
Steven J. Abelson	on behalf of Debtor Salvatore Marzella sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12